JPM-001

Certificate of Mailing or Transmission

CN 36239

Spielmann, et al.

Appl. No.

09/545,381

Filed

4/7/2000

Customer No.: 26137 Examiner

TC/A.U. Conf. No. : Beth Van Doren

: 3623 : 2456

Title:

Method and System for

Managing Risk

I hereby certify that this paper and all enclosures referred to therein are being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, or being facsimile transmitted to the USPTO, on the date indicated below:

Name: Date:

Michael McGuire

Signature:

Fax Number (if applica

Commissioner for Patents P.O. Box 1450

Alexandria VA 22313-1450

AMENDMENT

Sir:

In response to the Office action of February 3, 2005, please amend the above-identified application as follows:

Petition for Extension of Time. Applicant herewith petitions for a -one monthextension of time to respond to the above-identified office action. In the event that an (additional) extension of time is required and applicant has inadvertently overlooked the need to petition for such extension, the applicant hereby petitions for such extension of time.

Fees. The Commissioner is hereby authorized to charge the following fees to Skadden Arps' deposit account 19-2385:

Petition fee for any petition identified above.

Any additional fees required in connection with this submission.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.